

## UNITED STATES BANKRUPTCY COURT

In re

Kds Group LLC  
Debtor

Case No.

16-42101

Small Business Case under Chapter 11

## SMALL BUSINESS MONTHLY OPERATING REPORT

Month:

January / 2017

Date filed:

November / 2017

Line of Business:

NAISC Code:

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING SMALL BUSINESS MONTHLY OPERATING REPORT AND THE ACCOMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.

RESPONSIBLE PARTY:



Original Signature of Responsible Party

Marco A. Navarro.

Printed Name of Responsible Party

Questionnaire: (All questions to be answered on behalf of the debtor.)

	Yes	No
1. IS THE BUSINESS STILL OPERATING?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. HAVE YOU PAID ALL YOUR BILLS ON TIME THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. DID YOU PAY YOUR EMPLOYEES ON TIME?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. HAVE YOU DEPOSITED ALL THE RECEIPTS FOR YOUR BUSINESS INTO THE DIP ACCOUNT THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. HAVE YOU FILED ALL OF YOUR TAX RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6. HAVE YOU TIMELY FILED ALL OTHER REQUIRED GOVERNMENT FILINGS?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. HAVE YOU PAID ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. ARE YOU CURRENT ON YOUR QUARTERLY FEE PAYMENT TO THE U.S. TRUSTEE?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. HAVE YOU PAID ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONALS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12. HAS THE BUSINESS SOLD ANY GOODS OR PROVIDED SERVICES OR TRANSFERRED ANY ASSETS TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13. DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT?	<input checked="" type="checkbox"/>	<input type="checkbox"/>

B 25C (Official Form 25C) (12/08)

14. HAVE YOU SOLD ANY ASSETS OTHER THAN INVENTORY THIS MONTH? ☐ ☒
15. DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH? ☐ ☒
16. HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH? ☐ ☒
17. HAS ANYONE MADE AN INVESTMENT IN YOUR BUSINESS THIS MONTH? ☐ ☒
18. HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY? ☐ ☒

**TAXES**

DO YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION TAX OBLIGATIONS? ☐ ☒

IF YES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN SUCH RETURNS WILL BE FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND THE SOURCE OF THE FUNDS FOR THE PAYMENT.

(Exhibit A)

**INCOME**

PLEASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST SHOULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL INCOME \$ 36,664.89

**SUMMARY OF CASH ON HAND**

Cash on Hand at Start of Month

\$ 4,429.39

Cash on Hand at End of Month

\$ 4,440.12

PLEASE PROVIDE THE TOTAL AMOUNT OF CASH CURRENTLY AVAILABLE TO YOU TOTAL \$ - \$10.78

(Exhibit B)

**EXPENSES**

PLEASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK ACCOUNTS THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID THE MONEY, THE PURPOSE AND THE AMOUNT. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL EXPENSES \$ 36,664.1

(Exhibit C)

**CASH PROFIT**

INCOME FOR THE MONTH (TOTAL FROM EXHIBIT B)

\$ 36,664.89

EXPENSES FOR THE MONTH (TOTAL FROM EXHIBIT C)

\$ 36,664.1

(Subtract Line C from Line B)

CASH PROFIT FOR THE MONTH

\$ 0.78

B 25C (Official Form 25C) (12/08)

**UNPAID BILLS**

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE DEBT AND WHEN THE DEBT IS DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL PAYABLES \$ 10,000.00

*(Exhibit D)***MONEY OWED TO YOU**

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL RECEIVABLES \$ 258,171.96

*(Exhibit E)***BANKING INFORMATION**

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT OR HAD DURING THE PERIOD COVERED BY THIS REPORT.

*(Exhibit F)***EMPLOYEES**

NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED?

NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT?

3

**PROFESSIONAL FEES****BANKRUPTCY RELATED:**

PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?

\$ 0.00

TOTAL PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?

\$ 0.00

**NON-BANKRUPTCY RELATED:**

PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?

\$ 0.00

TOTAL PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?

\$

B 25C (Official Form 25C) (12/08)

**PROJECTIONS**

COMPARE YOUR ACTUAL INCOME AND EXPENSES TO THE PROJECTIONS FOR THE FIRST 180 DAYS OF YOUR CASE PROVIDED AT THE INITIAL DEBTOR INTERVIEW.

	Projected	Actual	Difference
INCOME	\$ 56,864	\$ 36,664.84	\$ 20,199.16
EXPENSES	\$ 56,864	\$ 36,664.06	\$ 20,199.94
CASH PROFIT	\$	\$ 0.78	\$ - 0.80

TOTAL PROJECTED INCOME FOR THE NEXT MONTH:

\$ 60,000.00

TOTAL PROJECTED EXPENSES FOR THE NEXT MONTH:

\$ 50,000

TOTAL PROJECTED CASH PROFIT FOR THE NEXT MONTH:

\$ 10,000

**ADDITIONAL INFORMATION**

PLEASE ATTACH ALL FINANCIAL REPORTS INCLUDING AN INCOME STATEMENT AND BALANCE SHEET WHICH YOU PREPARE INTERNALLY.

80717



KDS GROUP PLLC DBA  
ADVANCED ORTHODONTICS STUDIO  
DEBTOR IN POSSESSION  
7301 NORTH STATE HWY 161  
SUITE 150  
IRVING TX 75039

## **Basic Business Checking statement**

**January 1, 2017 to January 31, 2017**  
**Account number** 5257

### **Account summary**

<b>Beginning balance on January 1, 2017</b>	<b>\$3,834.04</b>
Plus deposits	
Electronic deposits	\$3,843.31
Paper deposits	\$6,793.95
Transfers from other accounts	\$22,500.00
Less withdrawals	
Checks	-\$19,780.13
ATM/Debit Card withdrawals	-\$11,289.48
Electronic (EFT) withdrawals	-\$1,593.20
Fees and service charges	-\$33.50
<b>Ending balance on January 31, 2017</b>	<b>\$4,274.99</b>

#### **To contact us**

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(800) 925-2160  
Hearing impaired (TDD 800 822-6546)

**Visit our web site**  
[www.comerica.com](http://www.comerica.com)

**Write to us**  
COMERICA BANK  
P.O. BOX 650282  
DALLAS, TX 75265-0282

#### **Important information**

The Account Balance Fee for this statement period for this account is \$0.00/\$1,000.

**Thank you**

**Basic Business Checking statement**  
January 1, 2017 to January 31, 2017

## Basic Business Checking account detail

5257

### Electronic deposits this statement period

Date	Amount	Activity	Reference numbers	
			Customer	Bank
Jan 04	752.44	Forte Funding 170103 +1.469.675.9920		9488874408
Jan 17	211.04	Bankcard-8566 Mtot Dep 170113 518089240786145		9488124329
Jan 19	150.00	Bankcard-8566 Mtot Dep 170118 518089240786145		9488802891
Jan 23	1,014.28	Bankcard-8566 Btot Dep 170120 518089240786145		9488081059
Jan 24	569.71	Forte Funding 170123 +1.469.675.9920		9488297755
Jan 27	166.67	Bankcard-8566 Mtot Dep 170126 518089240786145		9488607432
Jan 31	979.17	Bankcard-8566 Mtot Dep 170130 518089240786145		9488549652

**Total Electronic Deposits: \$3,843.31**

**Total Number of Electronic Deposits: 7**

### Paper deposits this statement period

Date	Amount (\$)	Reference numbers		Date	Amount (\$)	Reference numbers	
		Customer	Bank			Customer	Bank
Jan 06	176.00		0430557030	Jan 19	260.00		0430449259
Jan 06	120.00		0430557040	Jan 20	420.00		0430517424
Jan 10	126.05		0430384924	Jan 24	1,976.90		0430545207
Jan 10	41.67		0430545162	Jan 24	240.00		0430525489
Jan 12	1,183.56		0430440632	Jan 27	415.00		0430507882
Jan 12	157.75		0430335186	Jan 27	77.50		0430507874
Jan 17	953.07		0431302511	Jan 31	176.00		0430542358
Jan 18	420.00		0430452738	Jan 31	50.45		0430542360

**Total Paper Deposits: \$6,793.95**

**Total Number of Paper Deposits: 16**

### Transfer from other accounts this statement period

Date	Amount	Activity	Bank reference number
Jan 09	6,000.00	Web Funds Transfer From Account Xxxxxx8240	0W52007152
Jan 10	600.00	Web Funds Transfer From Account Xxxxxx8240	0W55086899
Jan 13	350.00	Web Funds Transfer From Account Xxxxxx8240	0W53014005
Jan 17	4,700.00	Web Funds Transfer From Account Xxxxxx8240	0W52029450
Jan 20	500.00	Web Funds Transfer From Account Xxxxxx8240	0W59023971
Jan 25	850.00	Web Funds Transfer From Account Xxxxxx8240	0W59043276
Jan 26	500.00	Web Funds Transfer From Account Xxxxxx8240	0W58032925
Jan 27	4,000.00	Web Funds Transfer From Account Xxxxxx8240	0W57026202
Jan 31	5,000.00	Web Funds Transfer From Account Xxxxxx8240	0W59074906

**Total Transferred from Other Accounts: \$22,500.00**

**Total Number of Transfers from Other Accounts: 9**

### Checks paid this statement period

\* Symbol indicates a break in check number sequence

# Symbol indicates an original item not enclosed

@ Symbol indicates a break in check number sequence and an original item not enclosed

Check Number	Amount	Date Paid	Bank Reference Number	Check Number	Amount	Date Paid	Bank Reference Number
#6001	-1,100.00	Jan 03	0430584756	#6002	-620.00	Jan 04	0970838894

**Basic Business Checking statement**  
**January 1, 2017 to January 31, 2017**

**Basic Business Checking: 5257**

**Checks paid this statement period (continued)**

\* Symbol indicates a break in check number sequence

# Symbol indicates an original item not enclosed

@ Symbol indicates a break in check number sequence and an original item not enclosed

Check Number	Amount	Date Paid	Bank Reference Number	Check Number	Amount	Date Paid	Bank Reference Number
#6003	-1,200.00	Jan 04	0970838882	@6012	-1,000.00	Jan 23	0971346918
#6004	-527.00	Jan 06	0970862015	#6013	-2,700.00	Jan 25	0970620711
@6006	-3,148.13	Jan 17	0971803381	#6014	-500.00	Jan 30	0430888900
#6007	-2,700.00	Jan 11	0970101118	#6015	-165.00	Jan 24	0430544895
#6008	-1,050.00	Jan 17	0431321142	@6017	-1,110.00	Jan 27	0430507829
#6009	-720.00	Jan 17	0431321141	#6018	-620.00	Jan 31	0970395611
#6010	-1,420.00	Jan 17	0431321140	#6019	-1,200.00	Jan 31	0970395609

**Total checks paid this statement period: -\$19,780.13**

**Total number of checks paid this statement period: 16**

**ATM/Debit Card transactions this statement period**

Date	Amount (\$)	Activity	Bank reference number
Jan05	-99.28	VISA Pln*priceline Hotels 800-657-9168 CT	0F48133743
Jan09	-60.50	VISA 7-eleven 25080 Dallas TX	0F45662961
Jan09	-99.14	VISA Pln*priceline Hotels 800-657-9168 CT	0F45554605
Jan09	-34.64	VISA Marriott Jw Houston Houston TX	0F44290050
Jan09	-64.02	VISA Circle K # 03310 Houston TX	0F45313068
Jan09	-124.66	VISA Google *svcsapps_mintb Cc@google.com CA	0F45811818
Jan10	-52.85	VISA Chevron 0370965 Palmer TX	0F45491322
Jan11	-35.74	VISA MI Cocina Lc 00002139 Irving TX	0F46560445
Jan11	-131.10	VISA Pln*priceline Hotels 800-657-9168 CT	0F43388550
Jan12	-70.05	VISA Chevron 0302508 Houston TX	0F43295935
Jan13	-2.00	VISA Crowne Plaza Houston Houston TX	0F45690879
Jan13	-3,458.00	VISA Align Technology San Jose CA	0F42380747
Jan17	-250.00	VISA Lanning Property Inspecti 972-8806305 TX	0F44615405
Jan18	-1.00	VISA Mint Orthodontics Houston TX	0F48200971
Jan18	-1.00	VISA Mint Orthodontics Houston TX	0F48600431
Jan18	-77.99	VISA Vistapr*vistaprint.com 866-8936743 MA	0F47254846
Jan20	-378.87	VISA Yext *powerlistings 888-9218247 NY	0F49020178
Jan23	-571.10	VISA Midwest Dental 940-322-4592 TX	0F42104413
Jan23	-175.96	VISA Pln*priceline Hotels 800-657-9168 CT	0F40258337
Jan25	-223.40	VISA Public Storage 28099 Carrollton TX	0F46890535
Jan25	-171.51	VISA Pln*priceline Hotels 800-657-9168 CT	0F40420472
Jan25	-83.00	VISA The West End Houston TX	0F48382016
Jan26	-29.99	VISA Www.1and1.com 877-461-2631 PA	0F46882508
Jan27	-165.98	VISA Simply Storage Carrol Carrollton TX	0F41887483
Jan27	-6.48	VISA Simply Storage Carrol Carrollton TX	0F48889364
Jan30	-34.42	VISA The Home Depot #0551 Plano TX	0F40551482
Jan30	-9.41	VISA Wendy's #5502 Plano TX	0F41572928
Jan30	-13.76	VISA 7-eleven 36349 Irving TX	0F42795039
Jan30	-8.92	VISA The Home Depot #0551 Plano TX	0F47580883
Jan30	-15.13	VISA Wendy's #5502 Plano TX	0F44332976
Jan30	-15.58	VISA Simply Storage Carrol Carrollton TX	0F42539893
Jan30	-638.75	VISA Ab Moving Plano TX	0F48851646
Jan30	-250.00	VISA Lanning Property Inspecti 972-8806305 TX	0F48202394
Jan30	-710.00	VISA Ab Moving Plano TX	0F43321033
Jan30	-664.45	VISA Facebk U8ntvbeqy2 650-6187714 CA	0F47080191
Jan30	-85.60	VISA Facebk W8ntvbeqy2 650-6187714 CA	0F48020006
Jan30	-111.50	VISA Simply Storage Carrol Carrollton TX	0F43648208
Jan30	-285.75	VISA Ab Moving Plano TX	0F42730216
Jan30	-3.25	VISA Mcdonald's M7243 Of TX Dallas TX	0F43027140
Jan30	-242.76	VISA The Home Depot #0551 Plano TX	0F42362372

**Basic Business Checking statement**  
**January 1, 2017 to January 31, 2017**

**Basic Business Checking:** 5257

**ATM/Debit Card transactions this statement period (continued)**

Date	Amount (\$)	Activity	Bank
			reference number
Jan30	-19.24	VISA Wendy's #5502 Plano TX	0F46761739
Jan30	-32.16	VISA El Portal Colombian Bak Carrollton TX	0F49321986
Jan30	-43.76	VISA Fish City Grill Ir Irving TX	0F46970293
Jan31	-126.60	VISA The Home Depot #6557 Irving TX	0F45852250
Jan31	-11.00	VISA Pln*priceline Rental 888-837-3774 CT	0F45772950
Jan31	-79.29	VISA Champps #65219 Irving TX	0F44370059
Jan31	-239.21	VISA Frys Electronics #37 Irving TX	0F46001649
Jan31	-736.40	VISA IN *modern Technology 956-2459274 TX	0F40322422
Jan31	-270.00	VISA Ab Moving Plano TX	0F46392048
Jan31	-144.00	VISA Ab Moving Plano TX	0F43362015
Jan31	-101.05	VISA Simply Storage Carrol Carrollton TX	0F41083023
Jan31	-29.23	VISA Lin's Asian Buffet Carrollton TX	0F44702976

**Total ATM/Debit Card Withdrawals: -\$11,289.48**

**Total Number of ATM/Debit Card Withdrawals: 52**

**Electronic withdrawals this statement period**

Date	Amount (\$)	Activity	Reference numbers	
			Customer	Bank
Jan 03	-445.00	Time Warner Cabl Tw Cable 122916		9488183444
Jan 09	-469.01	Time Warner Cabl Tw Cable 010617		9488612040
Jan 10	-30.90	Forte Payments ACH Fees 170109 4787889		9488961204
Jan 17	-116.55	Cpenergy Entex Ent ACH Eb		9488090090
Jan 26	-391.74	Comcast Cable 170125		9488665441
Jan 27	-140.00	Return Item Chargeback 170127 0000000000000000		9488263079

**Total Electronic Withdrawals: -\$1,593.20**

**Total Number of Electronic Withdrawals: 6**

**Fees and service charges this statement period**

Date	Amount (\$)	Activity	Bank
			reference number
Jan 13	-33.50	Service Charge	0004340667

**Total Fees and Service Charges: -\$33.50**

**Total Number of Fees and Service Charges: 1**

**\$ Lowest daily balance**

Your lowest daily balance this statement period was **\$891.20**  
on **January 6, 2017**.



**Basic Business Checking statement**  
**January 1, 2017 to January 31, 2017**

## Basic Business Checking 5257

### PLEASE EXAMINE THIS STATEMENT PROMPTLY

#### **Reporting Errors and Unauthorized Transactions**

**Personal Accounts: Electronic Funds Transfers:** In Case of Errors (including unauthorized electronic transactions) or Questions About Your Electronic Transfers: Call us at the telephone number printed on the first page of this statement or write us at the address printed on the first page of this statement as soon as you can, if you think this statement or your receipt is wrong or if you need more information about a transfer on the statement or receipt. For pre-authorized transfers (e.g., insurance payments, etc.), call us at the telephone number printed on the first page or write us at Comerica Bank – Electronic Services Department, Attn: Research, P.O. Box 75000, Detroit, Michigan 48275-7570. For Comerica ATM Card or Comerica Check Card transactions, call us at the telephone number printed on the first page or write us at Comerica Bank – Electronic Processing, P.O. Box 75000, Detroit, Michigan 48275-7584. We must hear from you no later than 60 days after we sent you the FIRST statement on which the Error or problem appeared.

When reporting the Error: (1) tell us your name and account number (if any); (2) describe the Error (an Error includes an unauthorized electronic funds transfer) or the electronic transfer you are unsure about, and explain as clearly as you can why you believe it is an Error or why you need more information; and (3) tell us the dollar amount of the suspected Error or the transaction you question.

We will investigate your complaint and will correct any Error promptly. If we take more than 10 business days (20 business days for new accounts) to do this, we will credit your account for the amount you think is in Error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not provide provisional credit to your account.

**Comerica Check Card Transactions:** Notwithstanding the above information, if your account was debited for a transaction resulting from the use of your Comerica Check Card or Check Card number (does not apply to ATM Cards or Visa Check Cards that are not activated), you may have additional rights and protections. See the Comerica Business and Personal Deposit Account Contract for specific information.

**Checks and Other Non-Electronic Funds Transfer Transactions:** If you need a copy of a check or additional information about a transaction, you can call us at the telephone number on the first page of this statement. State law and the terms of the Business and Personal Deposit Contract govern your liability and the Bank's for fraudulent checks and non electronic funds transfer transactions. The best way to limit your possible loss is to report any unauthorized activity involving your account as soon as possible but always within 30 days of when we sent the statement to you or otherwise made the information available to you. See the Comerica Business and Personal Deposit Contract for further details.

**Business Accounts: Electronic Transactions:** If you think this statement shows an Error (an Error includes an unauthorized electronic transaction) or an ATM receipt you received is wrong or if you need more information about an electronic transaction listed on the statement, call or write us as soon as possible at the telephone number or address printed on the first page but always within 30 days of when we first made the information available to you regarding the transaction. For pre-authorized transfers (e.g., insurance payment, etc.), call us at the telephone number printed on the first page or write us at Comerica Bank – Electronic Services Department, Attn: Research, P.O. Box 75000, Detroit, Michigan 48275-7570. For Comerica ATM Card or Comerica Business Check Card transactions, call us at the telephone number printed on the first page or write us at Comerica Bank – Electronic Processing, P.O. Box 75000, Detroit, Michigan 48275-7584. For all claims related to an electronic transaction, we must hear from you no later than 30 days after we first made the information available to you regarding the transaction otherwise you may waive your right to recover for the loss you incurred. Call or write us as soon as possible at the telephone number or address printed on the first page and (1) tell us your name and account number; (2) describe the Error or transaction you are unsure about, and explain as clearly as you can why you believe it is an Error or why you need more information; and (3) tell us the dollar amount of the suspected Error. We reserve the right to require that you complete an affidavit regarding claims of unauthorized transactions. If we timely receive your claim, we will investigate your claim and correct any Errors within the time frame required by law. If the claim is for an unauthorized electronic transaction and we find your claim genuine, we will process your claim in accordance with ACH rules or other applicable electronic clearinghouse rules. To the extent we recover we will refund to you the recovery. If an electronic transaction, including wire transfer was conducted in accordance with the terms of an electronic service you agreed to obtain from us, the terms of that agreement will govern whether the transaction in question is authorized or not.

**Comerica Business Check Card Transactions:** If your account was debited for a transaction resulting from the use of your Comerica Business Check Card or Check Card number (does not apply to ATM Cards or Visa Check Cards that are not activated) or if your claim is related to an electronic debit transaction resulting from the use of your Comerica Check Card or Check Card number, you may have rights and protections in addition to those described above. See the Comerica Business and Personal Deposit Account Contract for specific information.

**Checks and Other Non-Electronic Transactions:** If you need a copy of a check or additional information about a non-electronic transaction, you can call us at the telephone number on the first page of this statement. State law and the terms of the Business and Personal Deposit Contract govern your liability and the Bank's for fraudulent checks and non electronic transactions. The best way to limit your possible loss is to report any unauthorized activity involving your account as soon as possible but always within 30 days of when we sent the statement to you or otherwise made the information available to you. See the Business and Personal Deposit Contract for further details. You should keep this statement for your records.

**Balancing Your Account:** For assistance on how to balance your account, please call us at the phone number listed on your account statement or visit your local Comerica banking center.



Equal Opportunity Lender Rev. 07-05



www.comerica.com

MEMBER FDIC

80717



KDS GROUP PLLC DBA  
 ADVANCED ORTHODONTICS STUDIO  
 7301 NORTH STATE HWY 161  
 SUITE 150  
 IRVING TX 75039

## **Basic Business Checking statement**

**January 1, 2017 to January 31, 2017**

**Account number** 8240

### **Account summary**

<b>Beginning balance on January 1, 2017</b>	<b>\$605.30</b>
Plus deposits	
Electronic deposits	\$25,887.58
Paper deposits	\$140.00
Less withdrawals	
ATM/Debit Card withdrawals	-\$1,896.53
Electronic (EFT) withdrawals	-\$1,305.08
Other withdrawals	-\$678.14
Fees and service charges	-\$88.00
Transfers to other accounts	-\$22,500.00
<b>Ending balance on January 31, 2017</b>	<b>\$165.13</b>

### **To contact us**

#### **Call**

(800) 925-2160

Hearing impaired (TDD 800 822-6546)

#### **Visit our web site**

[www.comerica.com](http://www.comerica.com)

#### **Write to us**

COMERICA BANK  
 P.O. BOX 650282  
 DALLAS, TX 75265-0282

### **Important information**

The Account Balance Fee for this statement period for this account is \$0.00/\$1,000.

**Thank you**

**Basic Business Checking statement**  
**January 1, 2017 to January 31, 2017**

## Basic Business Checking account details 8240

### Electronic deposits this statement period

Date	Amount	Activity	Reference numbers	
			Customer	Bank
Jan 03	1,709.11	Bankcard-8566 Mtot Dep 161230 518089240716746		9488712702
Jan 03	1,435.03	Bankcard-8566 Mtot Dep 161230 518089240716746		9488254764
Jan 04	2,113.79	Bankcard-8566 Mtot Dep 170103 518089240716746		9488871704
Jan 04	1.20	Cma Mrchnt Sett Net Credit 010417 Chain 0s4276		9488191350
Jan 04	1.20	Cma Mrchnt Sett Net Setlmt 010417 Chain 0s6637		9488191461
Jan 04	1.20	Cma Mrchnt Sett Net Setlmt 010417 Chain 0s6636		9488191464
Jan 05	475.00	Bankcard-8566 Mtot Dep 170104 518089240716746		9488373143
Jan 06	332.00	Bankcard-8566 Mtot Dep 170105 518089240716746		9488434296
Jan 09	1,753.88	Bankcard-8566 Mtot Dep 170106 518089240716746		9488517598
Jan 09	400.00	Bankcard-8566 Btot Dep 170106 518089240786145		9488829605
Jan 09	100.00	Bankcard-8566 Btot Dep 170106 518089240716746		9488829603
Jan 11	220.00	Bankcard-8566 Btot Dep 170110 518089240716746		9488857407
Jan 12	150.00	Bankcard 8076 Btot Dep 170111 554402000130898		9488942165
Jan 17	3,974.81	Bankcard-8566 Mtot Dep 170113 518089240716746		9488339721
Jan 17	1,091.15	Bankcard-8566 Mtot Dep 170113 518089240716746		9488944294
Jan 18	200.00	Bankcard 8076 Btot Dep 170117 554402000130898		9488514181
Jan 20	285.00	Bankcard 8076 Btot Dep 170119 554402000130898		9488701447
Jan 23	207.88	Bankcard-8566 Mtot Dep 170120 518089240716746		9488778249
Jan 25	925.00	Bankcard 8076 Btot Dep 170124 554402000130898		9488334573
Jan 26	441.67	Bankcard-8566 Btot Dep 170125 518089240716746		9488383801
Jan 26	300.00	Bankcard 8076 Btot Dep 170125 554402000130898		9488384210
Jan 27	4,005.64	Bankcard-8566 Mtot Dep 170126 518089240716746		9488607430
Jan 27	80.00	Bankcard 8076 Btot Dep 170126 554402000130898		9488607853
Jan 30	4,338.31	Synchrony Bank Btot Dep 170127 534812028590020		9488528145
Jan 30	747.38	Bankcard-8566 Mtot Dep 170127 518089240716746		9488540668
Jan 30	260.00	Bankcard 8076 Btot Dep 170127 554402000130898		9488862488
Jan 30	200.00	Bankcard-8566 Mtot Dep 170127 518089240716746		9488868147
Jan 30	138.33	Bankcard-8566 Mtot Dep 170127 518089240716746		9488868148

**Total Electronic Deposits: \$25,887.58**

**Total Number of Electronic Deposits: 28**

### Paper deposits this statement period

Date	Amount (\$)	Reference numbers	
		Customer	Bank
Jan 04	140.00		0430537701

**Total Paper Deposits: \$140.00**

**Total Number of Paper Deposits: 1**

### ATM/Debit Card transactions this statement period

Date	Amount (\$)	Activity	Bank reference number
Jan03	-73.50	VISA Optiopublishing.com 9024443398 Cd	0F47382620
Jan03	-1.50	VISA Mint Orthodontics Edinburg TX	0F45201081
Jan03	-2.14	VISA Apl* Itunes.com/bill 866-712-7753 CA	0F42777342
Jan03	-2.21	VISA Foreign Transaction Fee Cd	0F40382620
Jan03	-7.57	VISA Apl* Itunes.com/bill 866-712-7753 CA	0F40428799
Jan03	-38.39	VISA Facebk Azv2mbeqy2 650-6187714 CA	0F46030118
Jan03	-177.46	VISA Tele-direct Communic 916-6686194 CA	0F46934403
Jan03	-229.67	VISA Facebk 9zv2mbeqy2 650-6187714 CA	0F45050051
Jan04	-1.20	VISA Mint Orthodontics Houston TX	0F46401372
Jan04	-1.20	VISA Advanced Orthodontics Stu Sugar Land TX	0F43001500
Jan04	-1.20	VISA Advanced Orthodontics Irving TX	0F43001501
Jan04	-1.20	VISA Advanced Orthodontics Stu Dallas TX	0F45200765

**Basic Business Checking statement**  
**January 1, 2017 to January 31, 2017**

**Basic Business Checking: 8240**

**ATM/Debit Card transactions this statement period (continued)**

Date	Amount (\$)	Activity	Bank reference number
Jan06	-345.00	VISA Tele-direct Communic 916-6686194 CA	0F41045350
Jan06	-10.81	VISA Amazon Digital Svcs 866-216-1072 WA	0F45782807
Jan09	-192.10	VISA Homewood Suites Brownsville TX	0F42851743
Jan09	-239.64	VISA Legalzoom.com 888-3100151 CA	0F45020053
Jan11	-10.81	VISA Apl* Itunes.com/bill 866-712-7753 CA	0F46009707
Jan11	-4.32	VISA Apl* Itunes.com/bill 866-712-7753 CA	0F42617930
Jan13	-59.00	VISA Depositphotos Inc 954-9900075 FL	0F49673761
Jan17	-21.62	Pmt Netflix CO Netflix Com Los Gatos CA	0P69782689
Jan18	-159.88	VISA Carestream Dental Llc 770-850-5000 GA	0F44881181
Jan20	-110.64	VISA Midwest Dental 940-322-4592 TX	0F48789491
Jan20	-10.81	Pmt Netflix CO Netflix Com Los Gatos CA	0P61711134
Jan23	-2.15	VISA Apl* Itunes.com/bill 866-712-7753 CA	0F41688184
Jan23	-2.99	VISA Apl* Itunes.com/bill 866-712-7753 CA	0F42645738
Jan24	-189.52	VISA Starfish Pool Service 9726715011 TX	0F40046541

**Total ATM/Debit Card Withdrawals: -\$1,896.53**

**Total Number of ATM/Debit Card Withdrawals: 26**

**Electronic withdrawals this statement period**

Date	Amount (\$)	Activity	Reference numbers	
			Customer	Bank
Jan 03	-527.78	Bankcard-8566 Mtot Disc 161231 518089240716746		9488418865
Jan 03	-112.93	Bankcard 8076 Mtot Disc 161231 554402000130898		9488419385
Jan 03	-57.83	Bankcard-8566 Mtot Disc 161231 518089240786145		9488418872
Jan 04	-16.45	Authnet Gateway Billing 94183941		9488276642
Jan 04	-16.45	Authnet Gateway Billing 94284496		9488276829
Jan 04	-16.45	Authnet Gateway Billing 94284966		9488276834
Jan 04	-16.45	Authnet Gateway Billing 94284968		9488276836
Jan 04	-15.97	Authnet Gateway Billing 94282681		9488276824
Jan 04	-15.97	Authnet Gateway Billing 94282680		9488276823
Jan 10	-49.95	Cma Mrchnt Bill Mps Billing 010717 0s6637		9488964717
Jan 10	-33.90	Cma Mrchnt Bill Mps Billing 010717 0s4276		9488964617
Jan 10	-27.45	Forte Payments ACH Fees 170109 4787905		9488961207
Jan 10	-25.55	Forte Payments ACH Fees 170109 4787897		9488961206
Jan 10	-24.95	Cma Mrchnt Bill Mps Billing 010717 0s6636		9488964716
Jan 17	-23.95	Vanco Payment Invoice 170117 Xi0d3n9c1z60d		9488279355
Jan 19	-10.95	Comerica Online Billingfee 170119		9488733893
Jan 26	-217.35	Windstream Wsc ACH 012517		9488628656
Jan 26	-94.75	Kds Group Pllc Wf Payroll 170126 7158248		9488633917

**Total Electronic Withdrawals: -\$1,305.08**

**Total Number of Electronic Withdrawals: 18**

**Other withdrawals this statement period**

Date	Amount (\$)	Activity	Bank reference number
Jan27	-678.14	Debit Paid - Account Overdrawn	9488095270

**Total Other Withdrawals: -\$678.14**

**Total Number of Other Withdrawals: 1**

**Basic Business Checking statement**  
January 1, 2017 to January 31, 2017

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## Basic Business Checking: 8240

### Fees and service charges this statement period

Date	Amount (\$)	Activity	Bank reference number
Jan 13	-14.00	Service Charge	0004342639
Jan 27	-37.00	Fee - Overdraft	9488095270
Jan 30	-37.00	Fee - Overdraft	0W57026202

**Total Fees and Service Charges: -\$88.00**

**Total Number of Fees and Service Charges: 3**

### Transfers to other accounts this statement period

Date	Amount (\$)	Activity	Bank reference number
Jan 09	-6,000.00	Web Funds Transfer To Account	Xxxxxx5257 0W52007152
Jan 10	-600.00	Web Funds Transfer To Account	Xxxxxx5257 0W55086899
Jan 13	-350.00	Web Funds Transfer To Account	Xxxxxx5257 0W53014005
Jan 17	-4,700.00	Web Funds Transfer To Account	Xxxxxx5257 0W52029450
Jan 20	-500.00	Web Funds Transfer To Account	Xxxxxx5257 0W59023971
Jan 25	-850.00	Web Funds Transfer To Account	Xxxxxx5257 0W59043276
Jan 26	-500.00	Web Funds Transfer To Account	Xxxxxx5257 0W58032925
Jan 27	-4,000.00	Web Funds Transfer To Account	Xxxxxx5257 0W57026202
Jan 31	-5,000.00	Web Funds Transfer To Account	Xxxxxx5257 0W59074906

**Total Transferred to Other Accounts: -\$22,500.00**

**Total Number of Transfers to Other Accounts: 9**

### **Lowest daily balance**

Your lowest daily balance this statement period was **\$-481.89**  
on **January 27, 2017**.

**Basic Business Checking statement**  
**January 1, 2017 to January 31, 2017**

## Basic Business Checking: 8240

### PLEASE EXAMINE THIS STATEMENT PROMPTLY

#### Reporting Errors and Unauthorized Transactions

**Personal Accounts: Electronic Funds Transfers:** In Case of Errors (including unauthorized electronic transactions) or Questions About Your Electronic Transfers: Call us at the telephone number printed on the first page of this statement or write us at the address printed on the first page of this statement as soon as you can, if you think this statement or your receipt is wrong or if you need more information about a transfer on the statement or receipt. For pre-authorized transfers (e.g., insurance payments, etc.), call us at the telephone number printed on the first page or write us at Comerica Bank – Electronic Services Department, Attn: Research, P.O. Box 75000, Detroit, Michigan 48275-7570. For Comerica ATM Card or Comerica Check Card transactions, call us at the telephone number printed on the first page or write us at Comerica Bank – Electronic Processing, P.O. Box 75000, Detroit, Michigan 48275-7584. We must hear from you no later than 60 days after we sent you the FIRST statement on which the Error or problem appeared.

When reporting the Error: (1) tell us your name and account number (if any); (2) describe the Error (an Error includes an unauthorized electronic funds transfer) or the electronic transfer you are unsure about, and explain as clearly as you can why you believe it is an Error or why you need more information; and (3) tell us the dollar amount of the suspected Error or the transaction you question.

We will investigate your complaint and will correct any Error promptly. If we take more than 10 business days (20 business days for new accounts) to do this, we will credit your account for the amount you think is in Error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not provide provisional credit to your account.

**Comerica Check Card Transactions:** Notwithstanding the above information, if your account was debited for a transaction resulting from the use of your Comerica Check Card or Check Card number (does not apply to ATM Cards or Visa Check Cards that are not activated), you may have additional rights and protections. See the Comerica Business and Personal Deposit Account Contract for specific information.

**Checks and Other Non-Electronic Funds Transfer Transactions:** If you need a copy of a check or additional information about a transaction, you can call us at the telephone number on the first page of this statement. State law and the terms of the Business and Personal Deposit Contract govern your liability and the Bank's for fraudulent checks and non electronic funds transfer transactions. The best way to limit your possible loss is to report any unauthorized activity involving your account as soon as possible but always within 30 days of when we sent the statement to you or otherwise made the information available to you. See the Comerica Business and Personal Deposit Contract for further details.

**Business Accounts: Electronic Transactions:** If you think this statement shows an Error (an Error includes an unauthorized electronic transaction) or an ATM receipt you received is wrong or if you need more information about an electronic transaction listed on the statement, call or write us as soon as possible at the telephone number or address printed on the first page but always within 30 days of when we first made the information available to you regarding the transaction. For pre-authorized transfers (e.g., insurance payment, etc.), call us at the telephone number printed on the first page or write us at Comerica Bank – Electronic Services Department, Attn: Research, P.O. Box 75000, Detroit, Michigan 48275-7570. For Comerica ATM Card or Comerica Business Check Card transactions, call us at the telephone number printed on the first page or write us at Comerica Bank – Electronic Processing, P.O. Box 75000, Detroit, Michigan 48275-7584. For all claims related to an electronic transaction, we must hear from you no later than 30 days after we first made the information available to you regarding the transaction otherwise you may waive your right to recover for the loss you incurred. Call or write us as soon as possible at the telephone number or address printed on the first page and (1) tell us your name and account number; (2) describe the Error or transaction you are unsure about, and explain as clearly as you can why you believe it is an Error or why you need more information; and (3) tell us the dollar amount of the suspected Error. We reserve the right to require that you complete an affidavit regarding claims of unauthorized transactions. If we timely receive your claim, we will investigate your claim and correct any Errors within the time frame required by law. If the claim is for an unauthorized electronic transaction and we find your claim genuine, we will process your claim in accordance with ACH rules or other applicable electronic clearinghouse rules. To the extent we recover we will refund to you the recovery. If an electronic transaction, including wire transfer was conducted in accordance with the terms of an electronic service you agreed to obtain from us, the terms of that agreement will govern whether the transaction in question is authorized or not.

**Comerica Business Check Card Transactions:** If your account was debited for a transaction resulting from the use of your Comerica Business Check Card or Check Card number (does not apply to ATM Cards or Visa Check Cards that are not activated) or if your claim is related to an electronic debit transaction resulting from the use of your Comerica Check Card or Check Card number, you may have rights and protections in addition to those described above. See the Comerica Business and Personal Deposit Account Contract for specific information.

**Checks and Other Non-Electronic Transactions:** If you need a copy of a check or additional information about a non-electronic transaction, you can call us at the telephone number on the first page of this statement. State law and the terms of the Business and Personal Deposit Contract govern your liability and the Bank's for fraudulent checks and non electronic transactions. The best way to limit your possible loss is to report any unauthorized activity involving your account as soon as possible but always within 30 days of when we sent the statement to you or otherwise made the information available to you. See the Business and Personal Deposit Contract for further details. You should keep this statement for your records.

**Balancing Your Account:** For assistance on how to balance your account, please call us at the phone number listed on your account statement or visit your local Comerica banking center.



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